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# **TENTH ANNUAL REPORT**

**of the**

## **SOUTH CAROLINA SECOND INJURY FUND**

**to the**

## **GENERAL ASSEMBLY**

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**July 1, 1983 through June 30, 1984**

**TENTH ANNUAL REPORT**

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**SOUTH CAROLINA**  
**SECOND INJURY FUND**  
**to the**  
**GENERAL ASSEMBLY**

**July 1, 1983 through June 30, 1984**



## **LETTER OF TRANSMITTAL**

Columbia, S.C. July 1, 1984

**TO: His Excellency, the Governor of South Carolina, The  
Honorable Members of the Senate and House of Representatives,  
Columbia, South Carolina.**

**Gentlemen:**

**I am pleased to report herein the activities of the South Carolina  
Second Injury Fund for the fiscal year 1983-84.**

**Respectfully submitted,**

**Douglas P. Crossman, Director**

## SOUTH CAROLINA SECOND INJURY FUND

**Douglas P. Crossman**  
**Director**

The claims handling consists of receiving and processing claims against the Fund. This includes investigation, evaluation, and developing a course of action as well as reaching a disposition in each case. All fatal worker's compensation cases are reviewed by the staff; and in the absence of dependents or next-of-kin, the Second Injury Fund is beneficiary of the continued death benefits normally paid to the dependents or next-of-kin.



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## **HISTORICAL DEVELOPMENTS**

Second Injury Fund, also commonly referred to as a Subsequent Injury Fund or Special Disability Funds, function within the Worker's Compensation system to insure that an employer who hires a handicapped worker will not, in the event such worker suffers a subsequent injury on the job, be held liable for a greater disability than actually occurred while the worker was in his employment. Under such a system the employer pays only the benefits that are due for the second injury. This creates additional employment opportunities for disabled workers by removing an employer's fear of increased Worker's Compensation costs. The system of apportionment varies from state to state, and a discussion of how the employer in South Carolina is reimbursed or how his liability is limited when the handicapped worker sustains a subsequent injury is found in a later section.

The Worker's Compensation's Law in South Carolina has contained provision for Second Injury Fund benefits to insure employees since the Law was enacted in 1936. Inadequate funding and narrow scope of the Law prevented effective utilization of the Fund by employers and employees. In 1972 the Act was amended creating a broad-coverage Second Injury Fund and again amended in 1974 establishing the Fund as a separate state agency.

## **ADMINISTRATION**

The organization consists of the Director, a Claims Manager, a Business Manager, four Claims Field Representatives, a Staff Assistant, and two Secretaries. All staff members are initially responsible to the Director, and their major area of activity are claims, finance and employer-insurance education.

The claims handling consists of receiving and processing claims against the Fund. This includes investigation, evaluation, and developing a course of action as well as reaching a disposition in each case. All fatal worker's compensation cases are reviewed by the staff; and in the absence of dependents or next-of-kin, the Second Injury Fund is beneficiary of the commuted death benefits normally paid to the dependents or next-of-kin.



The financial operation consists primarily of assessing all carrier-insurance companies, self-insured employers and self-insured funds. This is accomplished by using the formula found in Section 42-7-310 Code of Laws of South Carolina. From a very fundamental standpoint this operation is responsible for maintaining the solvency of the Fund.

The education functions are accomplished by:

1. The Director of the Fund at various Industrial Commission, employer and insurance carrier conferences by presenting films about the Fund and then conducting question and answer sessions.
2. The Claims Field Representatives, while in the field attending hearings and conducting investigations, explaining to both employers and carriers the extent of coverage by the Fund.

### **STATUTORY AUTHORITY FOR THE AGENCY**

Section 42-7-310 of the South Carolina Worker's Compensation Law creates the Fund and establishes the agency to administer the Fund in accordance with the provision of Section 42-9-400 and 42-9-410.

The following outline lists the basic requirements for reimbursement:

1. The employee must have a prior permanent physical impairment of such seriousness as to constitute a hindrance or obstacle to obtaining employment or reemployment.
2. (a) The employer must prove that he had knowledge of the permanent physical impairment at the time the employee was hired or retained, and proof must be filed with the Industrial Commission and the Second Injury Fund when a claim is made for reimbursement; or  
(b) The employer may qualify for reimbursement if he can show proof that he did not have a prior knowledge of the employee's pre-existing physical impairment, because the existence of such condition was concealed by the employee or was unknown to the employee.



3. The employee must sustain a subsequent occupational injury:
- (a) Which results in the employer's liability for disability that is substantially greater than that which would have resulted from the new injury alone because of a combination with or aggravation of the prior impairment;
  - (b) Which most probably would not have occurred "but for" the presence of the prior impairment; or
  - (c) Which results in the death of the employee, and the death would not have occurred except for the pre-existing impairment.

The Second Injury Fund principle requires that costs of the benefits payable be allocated between the employer and insurer on one hand, and the Second Injury Fund, on the other. It is most common for the employer or his insurer to pay the disability caused by the second injury and the Second Injury Fund to make up the difference between the employer's liability and whatever is payable as a whole. In revising the Second Injury Fund in South Carolina, the Legislature attempted to establish a system of reimbursement that would eliminate a controversy over proportionate sharing in particular cases and expedite the other beneficiaries receive payments. For this reason, the 78 week rule was established requiring the employer to pay the first 78 weeks of disability. Thereafter, the same employer is eligible to receive reimbursement from the Second Injury Fund for all remaining benefits.

Before the Fund can reimburse an employer, a handicapped worker must suffer a subsequent injury. This injury must combine with or aggravate the prior impairment, thus causing liability greater than that which would have occurred from the subsequent injury alone. This is the basic concept of Second Injury Fund legislation; and without this increase in liability, the employer has not been placed at a disadvantage. Therefore, he would not be eligible for reimbursement.



**FINANCIAL STATEMENT****FISCAL 1983-84**

Balance from previous year .....		\$102,603.28
Receipts		
Investments .....	\$486,527.55	
No Next-of-Kin Benefits .....	278,432.60	
Assessments .....	12,427,157.90	
Miscellaneous .....	<u>24,361.40</u>	
Total .....		13,216,479.45
Disbursements		
Claims paid by the fund .....	\$11,702,302.26	
Administrative Costs .....	<u>322,956.31</u>	
Total .....		12,025,258.57
Balance in Fund @ 30 June 84 ....		\$1,293,824.16
(including Fiscal Month 13)		

### CLAIMS ACTIVITY AGAINST FUND

Claims carried from 1982-83 .....	1607
New & Reopened claims filed	
against the Fund in 1983-84 .....	1318
Claims Closed .....	1010
Claims open at end of fiscal year 1983-84 .....	1915
Total Claims Paid .....	766
Average Disbursement .....	\$15,277
Reimbursements Fiscal Year 1983-84 .....	\$11,702,302
Reimbursements Fiscal Year 1982-83 .....	\$6,968,182

### LAPSED DEATH BENEFITS PAID INTO FUND

Fatal Cases Reviewed .....	104
Recovery .....	\$278,432.60

### HEARINGS AND OTHER LEGAL PROCEEDINGS

Proceedings Attended .....	390
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## ASSESSMENTS

*Section 42-7-310 subsection (d) of the Worker's Compensation Laws of South Carolina states that:*

The Funding of the Second Injury Fund on a continuing basis shall be by equitable assessments upon each carrier (which, by definition herein, shall include all insurance carriers, self-insurers and the State Worker's Compensation Fund) in a manner as follows:

Each carrier shall, under regulations prescribed by the Industrial Commission, make payments to the Fund in an amount equal to that proportion of one hundred seventy-five percent of the total disbursement made from the Fund during the preceding fiscal year less the amount of the net assets in the Fund as of June thirtieth of the same fiscal year, which the *total benefits* paid by such carrier bore to the *total benefits* paid by all carriers during the calendar year which ended within the preceding fiscal year. An employer who has ceased to be a self-insurer shall continue to be liable for any assessments into the Fund on account of any benefits paid by him during such calendar year.

These assessments were sent to each carrier in August 1984 and payments subsequently received at the Second Injury Fund.

175% of the disbursement is .....	\$21,044,201.00
Less remaining net assets @ 30 June 84 .....	1,293,824.00
Equals Second Injury Fund Assessment for 1983-84....	\$19,750,377.00

This assessment (\$19,750,377) divided by the total Worker's Compensation benefits paid by all carriers (\$116,322,281) equals the assessment rate (.16979014) applied to each carrier.

**TOTAL DOLLARS PAID BY THE SECOND INJURY FUND  
TO INSURANCE COMPANIES OR SELF—INSURED  
FOR FISCAL YEAR 1983-84**

Aetna Casualty & Surety .....	\$427,252.10
American Insurance .....	43,237.94
American International Adjustment .....	2,986.88
American Motorist .....	649,503.58
American Mutual Liability .....	108,158.59
American States .....	34,674.35
Amoco Chemical* .....	20,277.54
Argonaut Insurance .....	41,948.95
Associated Indemnity .....	245,689.57
Bigelow-Sanford* .....	20,879.13
Carolina Eastman* .....	13,040.42
Casualty Reciprocal Exchange .....	477.16
Centennial Insurance .....	21,313.62
Chubb Group .....	13,878.81
Coastal Lumber* .....	50,103.55
Commerce & Industry Insurance .....	18,670.14
Commercial Union Assurance .....	4,875.00
Commercial Union Insurance .....	51,193.75
Consolidated American Insurance .....	37,208.92
Continental Insurance .....	94,385.02
Dan River* .....	53,165.57
E. I. DuPont de Nemours* .....	7,033.60
Electric Mutual Liability .....	218,811.92
Excalibur Insurance .....	528.58
Federal Insurance .....	138,410.61
Federated Insurance .....	11,317.73
Fidelity & Casualty of New York .....	163,152.46
Fireman's Fund .....	41,568.14
Firemen's Insurance Company of Newark, NJ .....	49,578.35
Food Lion* .....	4,856.83
Gallagher Bassett Insurance Service .....	91,493.40

TOTAL ..... \$4,503,302.28

\*Self-Insured Employees



General Accident Insurance .....	\$60,440.90
Georgetown Steel .....	22,238.92
Georgia Casualty & Surety .....	3,166.93
Georgia Pacific* .....	106,614.43
Great American Insurance .....	103,686.90
Hall Risk Management Services .....	40,322.16
Harleysville Mutual Insurance .....	148,173.37
Hartford Accident & Indemnity .....	218,198.68
Hartford Fire Insurance .....	8,091.67
Hewitt, Coleman & Associates .....	561,095.19
Highland Insurance .....	6,447.25
Home Indemnity .....	12,582.43
Home Insurance .....	183,345.06
Randolph W. Hope Company .....	168,351.61
Ideal Mutual Insurance .....	29,798.06
INA/ Aetna .....	517,706.74
Fred S. James & Company .....	170,103.70
K-Mart Corporation* .....	31,199.26
Kemper Group .....	17,412.03
Laurens Glass Company* .....	83,594.73
Korf Industries* .....	44,749.47
Liberty Mutual Insurance .....	1,088,255.61
Lumberman's Mutual Casualty .....	51,212.11
Maryland Casualty Company .....	58,455.67
Michigan Mutual Insurance .....	4,632.00
Mission Insurance .....	28,976.74
Mt. Vernon Mills* .....	104,985.67
NATLSCO .....	207.15
National Service Industry .....	11,644.22
National Union Fire .....	245,076.78
Nationwide Insurance .....	65,027.83
Nationwide Mutual Insurance .....	922.00
Northern Insurance Company of New York .....	69,399.08
Northwestern National Casualty .....	6,825.29
Northwestern National Insurance .....	91,692.16



Palmetto Timber SI Fund .....	50,652.79
Pennsylvania National .....	104,803.40
Perfection American*.....	81,530.93
Petroleum Casualty Company .....	2,219.50
Pilot Freight Carriers* .....	10,859.93
Potomac Insurance .....	84,500.26
Reliance Insurance .....	61,522.36
Royal Insurance .....	17,456.38
Sentry Indemnity .....	55,836.70
Shelby Mutual Insurance .....	95,239.84
The Singer Company*.....	47,550.00
S.C. Department of Hwys & Public Transp.* .....	100,873.24
S.C. Electric & Gas* .....	7,080.64
South Carolina Insurance .....	259,932.60
Southern Bell* .....	96,867.92
Springs Mills*.....	209,203.82
St. Paul Fire & Marine .....	94,158.35
Standard Fire Insurance .....	236,169.28
State Farm Insurance .....	4,925.00
State Worker's Compensation Fund .....	1,543,336.40
Transit Casualty Company .....	21,104.78
Transport Insurance .....	17,517.56
Transportation Insurance .....	23,152.60
The Travelers .....	191,802.36
Twin City Fire .....	20,728.91
Underwriters Adjusting Company .....	4,594.70
Uniroyal* .....	78,502.52
U. S. Fidelity & Guaranty.....	647,003.75
U. S. Fire Insurance .....	6,906.96
U. S. Insurance Group .....	40,367.84
Utica Mutual Insurance .....	12,913.22
Watkins Motor Lines* .....	61,670.00
Wausau Insurance .....	141,039.79
Western Electric* .....	66,475.00
Westinghouse* .....	101.15
Winn Dixie* .....	134,703.80
Zurich Insurance .....	24,693.97
<b>TOTAL .....</b>	<b>11,702,302.26</b>

\*Self-Insured Employers



**INDIVIDUAL EMPLOYERS BENEFITING FROM  
REIMBURSEMENT PAID TO INSURANCE COMPANIES OR  
SELF-INSURED EMPLOYERS BY THE SECOND INJURY FUND  
FOR THE FISCAL YEAR 1983-84**

AGFA Gevarent .....	\$3,024.00
ARA Services .....	21,707.92
Abbeville Shirtmakers .....	671.53
Action Container .....	5,274.75
Akers Motor Lines .....	450.20
Alexanders, Inc. ....	53,123.96
Aluminum Ladder Company .....	65,736.28
American Hoechst .....	24,693.97
American Monorial .....	60,440.90
American Security of Greenville .....	4,632.00
Ammons Furniture Company .....	26,263.83
Amoco Chemical Corporation .....	20,277.54
Amstore-Liberty .....	13,354.87
Anderson Yellow Cab .....	5,913.35
Anderson Memorial Hospital .....	5,944.88
Aneco Electrical .....	7,220.82
Applied Engineering .....	20,695.54
Applied Power Tech. ....	4,952.55
Aquenergy Systems .....	32,893.68
Aristar Management .....	492.64
Associated Mechanical Contractors .....	83,078.21
Guy F. Atkinson Company .....	12,261.43
Atlantic Soft Drink Company .....	10,854.81
Atlas Vending Company .....	54,688.79
Badische Corporation .....	78,804.82
Baker Memorial Hospital .....	4,416.01
Y. C. Ballenger .....	83,414.44
Barnes Sheet Metal .....	64,344.20
Beaufort Memorial Hospital .....	11,819.56
Becker Sand & Gravel .....	61,155.16
Belk Simpson .....	77.50

Bell Oil Company of Ocean Drive .....	\$40,876.78
Bennettsville, City of .....	30,286.49
Bi-Lo .....	10,876.47
Bigelow-Sanford .....	20,879.13
Bishopville, City of .....	14,705.06
Blalock Truck Lines .....	493.40
Bloomsburg Mills .....	11,500.00
Bowman Transportation .....	21,104.78
Boyle-Midway .....	6,740.37
H. W. Boyles Masonry .....	59,635.49
Braxton, Ltd. ....	21,313.62
G. G. Browder, Inc. ....	50,730.99
Brown Transport .....	528.58
Brush Wellman .....	30,340.00
R. L. Bryan Company .....	52,208.00
J. R. Buchanan .....	7,034.00
Burlington Industries .....	128,870.32
Butte Knitting .....	12,356.89
Camden, City of .....	31.28
Camphaven Nursing Home .....	25,095.83
Canada Dry of Florence .....	81.92
Canteen of Dixie .....	8,913.02
Carolina Building Systems .....	44,400.00
Carolina Coca Cola Bottling .....	31,735.55
Carolina Eastman .....	13,040.42
Carolina Electrical .....	8,091.67
Carolina Rubber Hose .....	41,095.31
Celotex.....	66,895.24
Central Chevrolet .....	40,518.80
Central Corporation .....	40,066.59
Charleston County Hospital .....	7,335.68
Charleston County School District .....	7,011.37
Chesterfield County .....	39,331.34
Chiquola Manufacturing Company .....	67,785.46
Chuck's Bumper & Glass .....	37,805.07



The Citadel .....	\$57,849.58
Clarendon County .....	139,937.90
Clark Schwebel .....	17,424.07
Clarkson Brothers .....	55,836.70
Clearwater Finishing Plant .....	38,681.26
Coastal Electric Coop .....	32,511.27
Coastal Lumber Company .....	50,103.55
Coastal Marine Construction .....	1,297.28
Columbia, City of .....	121,341.65
Columbia Newspapers .....	9,334.81
Columbia Uniform Rental .....	31,304.43
Combustion Engineering .....	41,310.53
Marion H. Comer .....	17,200.00
Commercial & Industrial Services .....	3,632.33
Commercial Welding .....	10,087.77
Community Cash .....	10,594.76
Constan, Inc. ....	11,670.00
Continental Contract Carriers .....	15,000.00
Coordinated Apparel .....	28,279.16
Covil Corporation .....	53,905.14
Creighton Laircey .....	97,684.58
Cullum Mechanical Construction .....	96,822.21
Cummins Charleston, Inc. ....	2,802.84
D & D Masonry .....	17,011.72
DHEC .....	45,876.88
Dallas Carriers Corporation .....	65,835.58
Dan River .....	53,165.57
Daniel Construction .....	163,837.78
Davis Mechanical Contractors .....	70,656.41
Dean Dempsey Corporation .....	41,878.09
H. A. DeCosta Company .....	9,454.38
Delta, Inc. ....	16,169.21
Delta Marketing .....	52,241.99
Dickert Lumber Company .....	13,280.79
Discovery Security Systems .....	3,439.60



Diversified Help .....	32,345.11
Dixie Drivers Service .....	19,595.00
Dixie Iron & Metal .....	10,798.04
Duke Power .....	23,358.09
Dunbar Funeral Home .....	41,670.00
E. I. Dupont de Nemours .....	7,033.60
Duracell International .....	10,993.45
Duren Swimming Pool Company .....	34,851.32
EMC Industries .....	14,524.90
Eastern Construction Company .....	16,101.94
Eastern/R. C. Motor Lines .....	211.92
Eckerd Drug .....	15,882.16
Edisto Services .....	9,546.15
Eisenhour Construction Company.....	18,139.07
Emb-Tex Corporation .....	62,492.70
Escod Industries .....	12,074.08
Essex Group .....	3,968.71
Estec Petroleum .....	3,616.72
Estes Express Lines .....	16,807.61
Exxon, USA .....	2,219.50
FCX, Inc. ....	6,825.29
Falcon Industries .....	15,662.33
Family Dollar Store .....	21,351.74
W. F. Fancourt Company .....	88,344.00
Fast Fare, Inc. ....	13,823.67
Feltman Brothers .....	45,820.98
Ferguson-Fulghum .....	1,995.08
Fiber Industries .....	67,212.39
Firestone .....	52,361.09
First Federal Savings & Loan .....	4,195.34
Florence District #1 Schools .....	13,628.91
Florence Morning News .....	16,951.46
Florence Vocational Rehabilitation Facility .....	4,050.00
Food Lion .....	4,856.83
Fort Hill Natural Gas Company .....	374.54



John Foster Ford .....	14,710.58
Fountain Inn Convalescent Home .....	14,008.27
Frazier Pulpwood .....	7,827.08
GTE .....	141,052.27
General Electric .....	218,811.92
General Services Division .....	3,782.70
Georgetown County Memorial Hospital .....	50,938.09
Georgetown Steel .....	22,238.92
Georgia Pacific .....	106,614.43
Glasscock Trucking .....	873.27
Glassmaster Plastics .....	31,289.45
Globe Oil/USA .....	5,917.10
Gould, Inc. ....	23,152.60
Gower Metal Products .....	8,975.88
Graniteville Company .....	4,692.54
Graves International, Ltd. ....	16,641.63
Graves, Pinehurst & Associates .....	8,661.84
Greater Greenville Sanitation Commission .....	104,805.59
Greenlawn, Inc. ....	41,569.35
Greenville, City of .....	63,964.90
Greenville County Council .....	41,548.29
Greenville County School District .....	49,229.05
Greenville Hospital System .....	34,045.60
Greenville Roofing .....	67,134.00
Greenville Water System .....	9,228.90
Greenwood Motor Lines .....	9,142.51
Greenwood Ready Mix Concrete .....	5,957.16
Grendel Mills .....	7,676.00
Hamburg Industries .....	50,277.78
Hamrick Mills .....	9,398.71
L. E. Hanks Construction Company .....	10,000.00
Harbert Construction Company .....	69,613.80
Hardee's .....	29,305.42
Harper Builders .....	3,632.71
Harrison Electric .....	453.00

Hartsville, City of .....	\$28,237.33
Heath Springs Manufacturing Company .....	3,786.41
Henderson Management .....	60,285.62
Hines Plasterers .....	4,925.00
Holiday Inn .....	27,118.36
Holiday Inn Point South .....	2,418.55
J. D. Hollingsworth on Wheels .....	9,855.68
Home Health Services .....	34,961.25
Hoover Chrysler Plymouth .....	698.08
Horry County .....	30,506.01
House of Fabrics .....	7,925.02
Housing Authority, City of Columbia .....	87,899.46
Howard Johnson .....	13,231.76
Huckabee Hound .....	11,128.65
Huger Construction Company .....	2,720.11
Hudson's Seafood .....	51,960.78
Hyde Drywall & Paint Company .....	6,641.44
Imperial Oil .....	7,000.14
Inland Container Corporation .....	6,447.25
Inman Mills .....	20,634.02
International Mills .....	48,166.29
R. C. Jacobs .....	30,512.16
J & L Excavating .....	6,342.65
W. J. Jeffcoat Construction Company .....	31,927.25
Johnson-McCown Company .....	53,669.53
Jones Masonry .....	59,039.26
K-Mart Corporation .....	31,199.26
K & H Knitting Mills .....	41,365.52
Kenan Transport .....	498.03
Kendall Company .....	39,417.43
Kennedy & Sons .....	67,925.56
Kerr Finishing .....	70,939.03
Kershaw County Memorial Hospital .....	31,851.03
Kinard & Kinard .....	33,452.79
Kingfisher Restaurant .....	4,193.93



Kohler Company .....	\$79,578.38
Korf Industries .....	44,749.47
Korn Industries .....	15,353.84
Kroger Company .....	80,261.00
Kuhn's Big K .....	3,888.00
Laing Properties .....	11,391.10
Lake Keowee Development .....	6,906.96
Laurel Hill Nursing Center .....	5,400.75
Laurens Glass Company .....	83,594.73
Levi's .....	21,657.79
Lexington County .....	21,834.45
Lexington County Hospital .....	7,199.47
Lexington County Recreation Commission .....	26,666.25
Lexington County School District .....	31,499.10
Lexington State Bank .....	4,064.81
Limestone Manufacturing Company .....	8,703.30
Livsey & Company .....	159.45
Lone Star Industries .....	6,514.83
M. Lowenstein .....	169,254.81
Lyman Printing & Finishing .....	1,605.56
MUSC .....	45,460.32
Macon Prestress Concrete .....	250.01
Marlboro County Schools .....	3,861.06
Martex Fiber Southern Corporation .....	4,138.57
Mayfair Mills .....	10,270.26
Meansville-Riley Road Water Company .....	31,605.48
Mercury Motors .....	83,626.72
Metric Construction Company .....	13,006.36
Michael Construction Company .....	7,602.72
Michelin Tire .....	40,475.81
Michigan Mutual Insurance Company .....	5,110.10
Milliken .....	61.00
Mohasco .....	2,186.70
B. L. Montague Company .....	3,165.30
R. F. Moore Construction Company .....	8,270.40

Morris Construction Company .....	\$48,047.11
Morton Thiokol .....	4,590.20
Moss, Bailey, Dore & Jesse .....	36,770.56
Mt. Vernon Mills .....	104,985.67
Myrtle Beach Hilton .....	9,989.49
National Linen Service .....	11,644.22
Neuse Manufacturing Company .....	10,183.51
Alton Newton Evangelistic Association .....	9,095.72
North FCX .....	12,788.73
Northeastern Foundation .....	4,053.04
Northwestern Laboratories .....	17,135.08
Nucor/Vulcraft .....	2,361.73
Oconee County .....	2,777.94
Oneita Knitting Mills .....	11,686.79
Orangeburg County School District #5 .....	1,442.49
Owen Electric Steel .....	4,250.00
Owens Corning Fiberglass .....	112,711.08
Oxford of Greenwood .....	13,926.00
PYA-Monarch .....	81,596.99
Palmetto Chevrolet .....	11,063.28
Palmetto Loom Reed .....	4,465.00
Parker Construction Company .....	83,845.12
Palham Roofing .....	27,981.56
Peoples Trust Company .....	14,852.20
Pepsi Cola Bottling Company .....	79,579.00
Perfection American .....	81,530.93
Petroleum Products Corporation .....	6,028.36
Pickens, City of .....	8,467.50
Pickens County .....	52,013.20
Pickens County Council .....	7,658.66
Pickens County Schools .....	512.12
Piedmont Industries .....	69,399.08
Piedmont Plush Mills .....	24,052.71
Pilot Frieight Carriers .....	10,859.93
Pinkerton's .....	2,771.85



Pioneer Steel .....	\$469.18
Pizza Hut .....	744.65
Pionsett Construction Company .....	31,813.01
Potter Shackelford Construction Company .....	7,747.69
Pratt Read Company .....	2,400.00
C. B. Prentiss Company .....	25,461.00
Progress Lighting .....	116.60
Providence Hospital .....	15,980.00
Charlie Pryor Enterprises .....	284.91
Puerto Rico Marine Management .....	57,731.00
Rabon Distributing Company .....	14,755.80
Raybestos Manhattan .....	12,263.41
Red Hill Chip Corporation .....	36,646.42
Reeves Brothers .....	11,094.39
Rental Uniform Services .....	4,930.62
Research Cattrell .....	23,064.94
Richland County .....	1,538.55
Richland County School District #1 .....	46,456.61
Richtex Brick .....	1,214.34
Richway .....	5,170.45
Roberts Paint Company .....	193.88
Rock Hill, City of .....	67,493.85
Rock Hill Printing & Finishing .....	6,552.02
Rockwell International .....	9,885.52
Roper Auto Services .....	20,033.20
Rossi Corporation .....	4,774.18
Ruscon Construction Company .....	160.00
Russell Transfer & Storage .....	4,875.00
S & H Crane Service .....	1,672.65
S & S Manufacturing Company .....	256.61
Sangamo Weston .....	14,922.34
Santee River Wool .....	3,573.27
Security Forces .....	207.15
Self Heating & Air Conditioning .....	918.00
Senn Trucking Company .....	23,407.88

Shannon, Strobel & Weaver .....	\$13,808.47
Shedd's Food Products .....	91,493.40
The Singer Company .....	47,550.00
Sloan Construction Company .....	67,330.04
S. S. Smith Lumber Company .....	1,947.90
Smith Enterprises .....	9,424.70
Smith's Heating & Air Conditioning .....	16,241.57
Soil & Material Engineering .....	56,002.13
S. C. Adjutant General's Office .....	3,632.00
S. C. Department of Corrections .....	9,009.52
S. C. Department of Hwys & Public Trans. ....	100,873.24
S. C. Department of Mental Health .....	23,760.24
S. C. Department of Mental Retardation .....	68,327.07
S. C. Department of Wildlife & Marine Res. ....	41,891.23
S. C. Department of Youth Services .....	12,468.77
S. C. Electric & Gas .....	7,080.64
S. C. Industrial Commission .....	39,157.33
S. C. Prestress Corporation .....	12,611.20
S. C. Public Service Authority .....	2,210.07
S. C. State Board for Tech. & Comp. Ed. ....	6,741.92
Southeastern Equipment Company .....	45,383.01
Southeastern Sprinkler .....	29,984.68
Southern Bell .....	96,867.92
Southern Weaving Company .....	3,816.00
Spartan Food Systems .....	37,208.92
Spartan Mills .....	10,958.51
Spartanburg, City of .....	4,830.46
Spartanburg Convalescent Center .....	11,421.88
Spartanburg County Council .....	15,149.06
Speciality Steel Fabricators .....	95,239.84
Spivey Electrical .....	9,142.67
Spring Industries .....	209,203.82
St. Francis Community Hospital .....	41,789.50
St. Joe Container Company .....	57,931.99
Standard Trucking .....	6,322.85



Stauffer Chemical Company .....	\$50,771.75
Star Fibers .....	42,682.71
J. P. Stevens .....	151,459.56
Stewart Recycling Company .....	21,743.28
Stoller Chemical Company .....	49,715.90
Stone Manufacturing Company .....	4,949.12
Sumter, City of .....	24,597.36
Sumter Electrical Rewinding Company .....	2,986.88
Swift Independent Packing Company .....	92,663.49
Tamway Corporation .....	29,227.81
Texize Chemicals .....	12,913.22
Textron .....	18,170.32
Therm-O-Disc .....	36,085.74
Thermofil .....	41,948.95
Tietex Corporation .....	18,758.27
Tire Retreading & Distributing .....	14,886.17
Torrington Company .....	23,892.18
TranSouth Drivers .....	79,529.26
Tri County Ice & Fuel .....	3,925.94
USC .....	48,551.94
Union Carbide .....	18,967.70
Uniroyal .....	78,502.52
Utica Tool Company .....	1,584.00
Waccamaw Clay Products .....	22,812.58
Waccamaw E.O.C. ....	1,196.44
Walhalla, Town of .....	17,379.84
Wallace Concrete .....	14,682.04
Ware Shoals, Town of .....	58,286.46
Watkins Motor Lines .....	61,670.00
Webster Service Station .....	6,223.75
West Electrical Contractors .....	20,180.76
Western Electric Company .....	66,475.00
Western Sizzlin .....	14,440.81
Western Sizzlin of Anderson .....	23,512.00
Westinghouse Electric .....	101.15

Westvaco .....	\$78,155.07
Wetterau Food Services .....	61,016.44
Whaley Electric Service .....	12,492.17
J. B. White .....	5,928.01
J. Whitt & Company .....	3,792.90
Whitworth Feed Mills .....	4,784.82
Wildwood Health Care .....	9,578.52
Wilson Sporting Goods .....	78,460.00
Wilson Tree Company .....	20,111.22
Winn Dixie .....	134,703.80
Wometco .....	56,234.50
Yeargin Construction Company .....	105,489.02
Yon Brothers Garage .....	477.16
York County School District #3 .....	5,899.77
<b>TOTAL .....</b>	<b>11,702,302.26</b>



# CLAIMS REPORTED BY

## A. Insurance Carriers:

Aetna Casualty & Surety .....	70
Aetna Life & Casualty .....	6
Allianz Insurance .....	2
Allstate Insurance .....	1
American Auto .....	1
American Casualty Company .....	4
American Centennial .....	2
American Druggists .....	1
American Fire & Casualty .....	4
American Insurance .....	6
American Motorist .....	34
American Mutual .....	17
American National .....	1
American States .....	8
Argonaut Insurance Companies .....	1
Associated Indemnity .....	3
Auto Insurance of Hartford .....	1
Auto Owners Insurance .....	1
Bituminous Casualty .....	2
CNA .....	4
Casualty Reciprocal .....	2
Cincinnati Insurance .....	6
Commercial Union .....	11
Consolidated American .....	1
Continental Insurance .....	4
Chubb Group .....	15
Commerce & Industry .....	2
Dodson Insurance .....	1
Electrical Mutual Liability .....	2
Employers Fire .....	1
Employers Casualty .....	1
Employers Insurance of Wausau .....	4
Farmers Insurance .....	1

Federal Insurance .....	3
Federated Insurance .....	3
Federated Mutual .....	1
Fireman's Fund .....	13
General Accident Group .....	4
Georgia Casualty & Surety .....	9
Great American .....	2
Gulf Insurance .....	1
Harleysville Mutual .....	3
Hartford .....	34
Home Idemnity .....	1
Home Insurance .....	17
INA/Aetna .....	48
Ideal Mutual .....	5
Indiana Lumbermen's Mutual .....	1
Industrial Indemnity .....	2
Liberty Mutual .....	100
Lumbermen's Mutual .....	7
Maryland Casualty .....	14
Michigan Mutual .....	1
Mission Insurance .....	9
Morrison Assurance .....	3
National Loss Control Service Corporation .....	4
National Union Fire .....	8
Nationwide Insurance .....	5
Northbrook Property & Casualty .....	2
Northwestern National .....	9
Pacific Indemnity .....	1
Palmetto Timber Fund .....	1
Pennsylvania National .....	3
Pennsylvania National Mutual Casualty .....	7
Petroleum Casualty .....	3
Ranger Insurance .....	1
Reliance Insurance .....	10
Rockwood Insurance .....	1



Royal Insurance .....	14
SafeCo Insurance .....	2
Sentry Insurance .....	2
Shelby Mutual .....	3
South Carolina Insurance .....	1
Southern Fire & Casualty .....	2
St. Paul Fire & Marine .....	12
Standard Fire .....	12
State Farm Insurance .....	2
State Workmen's Compensation Fund .....	69
Transport Indemnity .....	1
Transpqrt Insurance .....	2
Transportation Insurance .....	20
Travelers .....	28
U. S. Fidelity & Guaranty .....	23
U. S. Fire Insurance .....	5
U. S. Insurance Group .....	10
Utica Mutual .....	1
Wausau Insurance .....	53
 <b>B. Self-Insured Servicing Companies:</b>	
AIAC .....	5
Bayly, Martin & Fay .....	2
Crawford & Company .....	23
Crum & Forster .....	1
ESIS .....	2
Gay & Taylor .....	1
Randolph W. Hope Co. ....	20
Fred S. James & Company .....	2
Kemper .....	5
Pryor Claims Service .....	2
Seibels, Bruce .....	19
SouthCoast Claims Management .....	1
UAC .....	22
Walker, Hunter & Associates .....	27

### C. Self-Insured Employers:

AT&T .....	1
Abney Mills .....	2
Amtex .....	1
Anderson Memorial Hospital .....	3
Baker Hospital .....	4
Baptist Medical Center .....	4
C. R. Bard .....	1
Barnwell County Hospital .....	2
Batchelder-Blasius .....	1
Becker Sand & Gravel .....	1
Bigelow-Sanford .....	1
Byerly Hospital .....	1
Camden Hardwood .....	2
Canron Corporation .....	2
Carolina Eastman .....	2
Carolina Power & Light .....	1
Charleston, City of .....	10
Charleston, County of .....	7
Cherokee County Memorial Hospital .....	2
David Clarkson, V/F Georgia Pacific .....	1
Coastal Lumber Company .....	1
Concrete Products .....	1
Continental Corrugated .....	1
Dan River .....	7
Dawkins Concrete Products .....	2
Dean Dempsey .....	10
Dickert Lumber Company .....	1
Divine Saviour Hospital .....	1
Duke Power Company .....	2
E. I. DuPont de Nemours .....	1
Easley Baptist Hospital .....	1
Elliott White Springs Memorial Hospital .....	1
Fairfield Memorial Hospital .....	2



Florence Concrete Products .....	2
Florence General Hospital .....	2
The Franke Home .....	1
Georgetown County Memorial Hospital .....	1
Georgia Pacific .....	7
Gower Metal Products .....	1
Walter E. Jackson, V/F Georgia Pacific .....	1
Greenville, City of .....	14
Greenwood Mills .....	6
International Paper Company .....	1
K-Mart .....	7
Kaywood Southern .....	1
Kent Manufacturing Company .....	1
Kiawah Island Company .....	3
Kimberly Clark .....	1
Kirkland & McC Carson .....	1
Kris Mechanical .....	1
LaFrance Industries .....	1
La-Z-Boy East .....	8
Lexington County Hospital .....	5
Lone Star Industries .....	1
Marlboro General Hospital .....	1
Mary Black Memorial Hospital .....	1
Mercury Motor Express .....	1
Merry Companies .....	1
Morrison's .....	1
Mount Vernon Mills .....	2
Nassau Recycle .....	2
Newberry County Memorial Hospital .....	1
Oneita Knitting Mills .....	3
Oconee Memorial Hospital .....	2
Orangeburg Regional Hospital .....	4
P & M Trucking .....	1
Palmetto Hardwood Lumber Company .....	1
Parker Furniture Company .....	1

Phillips Petroleum .....	1
Platt Saco Lowell .....	1
Providence Hospital .....	1
Riegel Textile Corporation .....	1
Roadway Express .....	8
Roper Corporation .....	1
Roper Hospital .....	4
Ryder Truck Rental DPD .....	1
Satterfield Lumber .....	1
Sears, Roebuck & Company .....	2
Self Memorial Hospital .....	5
Shoney's .....	1
The Singer Company .....	2
S. C. Department of Hwys. & Public Trans. ....	17
S. C. Electric & Gas .....	1
S. C. Prestress .....	2
Southern Bell .....	11
Springs Industries .....	7
St. Francis Community Hospital .....	4
Sumter Builders .....	1
TNS Mills .....	3
Textize .....	2
Thomas Heating .....	1
Wallace Thomson Hospital .....	1
Thurston Motor Lines .....	1
C. M. Tucker Lumber .....	2
Tuomey Hospital .....	1
Tuscarora Yarns .....	3
Uniroyal .....	1
Watkins Motor Lines .....	2
Winn-Dixie .....	1
Woven Electronics .....	1